

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-26267-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christina Hernandez  
fka Christina Irizarry  
260 Garden Road  
Pompton Lakes, NJ 07442

Social Security No.:

xxx-xx-8660

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 9/11/19.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: September 11, 2019

JAN: mcp

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christina Hernandez  
 Debtor

Case No. 18-26267-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 148

Page 1 of 3  
 Total Noticed: 63

Date Rcvd: Sep 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2019.

db +Christina Hernandez, 260 Garden Road, Pompton Lakes, NJ 07442-2329  
 cr +Global Lending Services, LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 cr +Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853  
 517700753 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 517700759 +Collexx Inc, 59 E Mill Rd, Long Valley, NJ 07853-6222  
 517700770 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 517700771 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241  
 517700773 +Experian, P.O. Box 4500, Allen, TX 75013-1311  
 517700772 +Experian, P.O. Box 2002, Allen, TX 75013-2002  
 517700782 +LVNV Funding c/o, Faloni & Associates, LLC, 165 Passaic Avenue, Ste. 301B,  
 Fairfield, NJ 07004-3592  
 517700781 +LVNV Funding c/o, Faloni & Associates, PO Box 1285, Caldwell, NJ 07007-1285  
 517779261 +Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department PO Box 24605,  
 West Palm Beach, FL 33416-4605  
 517700790 +Ocwen Loan Servicing, LLC., 3451 Hammond Ave, Waterloo, IA 50702-5345  
 517700788 +Ocwen Loan Servicing, LLC, PO Box 24646, West Palm Beach, FL 33416-4646  
 517712114 +Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 517863036 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
 517700800 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,  
 Trenton, NJ 08602-0269  
 517700805 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022  
 517700806 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000  
 517700811 U.S. Department of Education, PO Box 4222, Iowa City, IA 52244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 12 2019 00:08:24 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 12 2019 00:08:18 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517700754 EDI: BANKAMER.COM Sep 12 2019 03:28:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998  
 517700755 EDI: BANKAMER.COM Sep 12 2019 03:28:00 Bank of America, Po Box 982238,  
 El Paso, TX 79998  
 517700757 EDI: CAPITALONE.COM Sep 12 2019 03:28:00 Capital One Bank USA, POB 71083,  
 Charlotte, NC 28272-1083  
 517700758 +EDI: CAPITALONE.COM Sep 12 2019 03:28:00 Capital One Bank USA NA, P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 517779773 EDI: BL-BECKET.COM Sep 12 2019 03:28:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 517700760 +EDI: RCSFNBMARIN.COM Sep 12 2019 03:28:00 Credit One Bank, Attn: Bankruptcy,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 517700761 +EDI: RCSFNBMARIN.COM Sep 12 2019 03:28:00 Credit One Bank, Po Box 98875,  
 Las Vegas, NV 89193-8875  
 517700766 +EDI: NAVIENTFKASMDOE.COM Sep 12 2019 03:28:00 Dept of Ed / Navient, Po Box 9635,  
 Wilkes Barre, PA 18773-9635  
 517700762 +EDI: NAVIENTFKASMDOE.COM Sep 12 2019 03:28:00 Dept of Ed / Navient, Attn: Claims Dept,  
 Po Box 9635, Wilkes Barr, PA 18773-9635  
 517700775 E-mail/Text: bankruptcy@glsl11c.com Sep 12 2019 00:06:23 Global Lending Service,  
 1200 Brookfield Blvd Ste, Greenville, SC 29607  
 517700774 E-mail/Text: bankruptcy@glsl11c.com Sep 12 2019 00:06:23 Global Lending Service,  
 Attn: Bankruptcy, Po Box 10437, Greenville, SC 29603  
 517829001 E-mail/Text: bankruptcy@glsl11c.com Sep 12 2019 00:06:23 Global Lending Services LLC,  
 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603  
 517700776 EDI: IRS.COM Sep 12 2019 03:28:00 Internal Revenue Service, P.O. Box 21126,  
 Philadelphia, PA 19114-0326  
 517700777 +E-mail/Text: bncnotices@becket-lee.com Sep 12 2019 00:07:25 Kohls/Capital One,  
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
 517700778 +E-mail/Text: bncnotices@becket-lee.com Sep 12 2019 00:07:26 Kohls/Capital One,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
 517700780 +EDI: RESURGENT.COM Sep 12 2019 03:28:00 LVNV Funding, POB 10497,  
 Greenville, SC 29603-0497  
 517830050 EDI: RESURGENT.COM Sep 12 2019 03:28:00 LVNV Funding, LLC, c/o Resurgent Capital Services,  
 PO BOX 10587, Greenville, SC 29603-0587  
 517700783 +EDI: RESURGENT.COM Sep 12 2019 03:28:00 LVNV Funding/Resurgent Capital, Po Box 10497,  
 Greenville, SC 29603-0497  
 517700784 +EDI: RESURGENT.COM Sep 12 2019 03:28:00 LVNV Funding/Resurgent Capital, Po Box 1269,  
 Greenville, SC 29602-1269

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517700779 EDI: RESURGENT.COM Sep 12 2019 03:28:00 LVNV funding, 625 Pilot Road, Suite 3, Las Vegas, NV 89119-4485

517753518 EDI: NAVIENTFKASMSERV.COM Sep 12 2019 03:28:00 NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640

517700786 +EDI: NAVIENTFKASMSERV.COM Sep 12 2019 03:28:00 Navient, Po Box 9655, Wilkes Barre, PA 18773-9655

517700785 +EDI: NAVIENTFKASMSERV.COM Sep 12 2019 03:28:00 Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500

517700789 +Fax: 407-737-5634 Sep 12 2019 00:37:00 Ocwen Loan Servicing, LLC., Attn: Research Dept, 1661 Worthington Rd., Ste 100, West Palm Beach, FL 33409-6493

517700787 +Fax: 407-737-5634 Sep 12 2019 00:37:00 Ocwen Loan Servicing, LLC, Attn: Research/Bankruptcy, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493

517700792 E-mail/Text: info@phoenixfinancialsvcs.com Sep 12 2019 00:06:33 Phoenix Financial Services. LLC, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216

517700791 E-mail/Text: info@phoenixfinancialsvcs.com Sep 12 2019 00:06:33 Phoenix Financial Services. LLC, Po Box 361450, Indianapolis, IN 46236

517700795 EDI: PRA.COM Sep 12 2019 03:28:00 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502

517819765 EDI: PRA.COM Sep 12 2019 03:28:00 Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.A., POB 41067, Norfolk VA 23541

517700793 +EDI: PRA.COM Sep 12 2019 03:28:00 Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

517700798 +EDI: DRIV.COM Sep 12 2019 03:28:00 Santander, P.O. Box 660633, Dallas, TX 75266-0633

517700797 +EDI: DRIV.COM Sep 12 2019 03:28:00 Santander, PO Box 961245, Fort Worth, TX 76161-0244

517700799 +EDI: DRIV.COM Sep 12 2019 03:28:00 Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244

517700801 +EDI: RMSC.COM Sep 12 2019 03:28:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517700802 +EDI: RMSC.COM Sep 12 2019 03:28:00 Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005

517700803 EDI: TFSR.COM Sep 12 2019 03:28:00 Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409

517700804 +EDI: TFSR.COM Sep 12 2019 03:28:00 Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004

517700807 +EDI: ECMC.COM Sep 12 2019 03:28:00 U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408

517983312 EDI: ECMC.COM Sep 12 2019 03:28:00 US Department of Education, PO BOX 16448, St. Paul, MN 55116-0448

517700820 +EDI: ECMC.COM Sep 12 2019 03:28:00 US Dept of Education, Po Box 5609, Greenville, TX 75403-5609

517700815 +EDI: ECMC.COM Sep 12 2019 03:28:00 US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448

TOTAL: 43

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517700756\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)

517700767\* +Dept of Ed / Navient, Po Box 9635, Wilkes Barre, PA 18773-9635

517700768\* +Dept of Ed / Navient, Po Box 9635, Wilkes Barre, PA 18773-9635

517700769\* +Dept of Ed / Navient, Po Box 9635, Wilkes Barre, PA 18773-9635

517700763\* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635

517700764\* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635

517700765\* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635

517700796\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502)

517828651\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.A., POB 41067, Norfolk VA 23541)

517700794\* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

517700812\* U.S. Department of Education, Po Box 4222, Iowa City, IA 52244

517700813\* U.S. Department of Education, Po Box 4222, Iowa City, IA 52244

517700814\* U.S. Department of Education, Po Box 4222, Iowa City, IA 52244

517700808\* +U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408

517700809\* +U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408

517700810\* +U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408

517700821\* +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609

517700822\* +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609

517700823\* +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609

517700824\* +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609

517700816\* +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448

517700817\* +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448

517700818\* +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448

517700819\* +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448

TOTALS: 0, \* 24, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

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Form ID: 148

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2019 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor Ocwen Loan Servicing, LLC ajennings@rasflaw.com  
Clifford B. Frish on behalf of Debtor Christina Hernandez yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.  
bestcase.com  
David G. Beslow on behalf of Debtor Christina Hernandez yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor Global Lending Services, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Debtor Christina Hernandez yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Rebecca Ann Solarz on behalf of Creditor Global Lending Services, LLC rsolarz@kmlawgroup.com  
Sindi Mncina on behalf of Creditor Ocwen Loan Servicing, LLC smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9